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SO ORDERED,



A handwritten signature in black ink, reading "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Michael Cory Bailey, Debtor**

**Case No. 25-10991-SDM  
Chapter 13**

**ORDER CONFIRMING CHAPTER 13 PLAN**

The debtor's plan was filed on 03/27/2025 and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

**IT IS ORDERED THAT:**

1. The debtor's chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
  - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
  - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtors' attorney is awarded a fee in the amount of \$4,000.00 of which \$4,000.00 is due and payable from the estate.

**##END OF ORDER##**

Approved:

**/s/ Thomas C. Rollins, Jr.**

Thomas C. Rollins, Jr. (MSBN 103469) Attorney for the Debtor

**Submitted by:**

Todd S. Johns, Ch. 13 Trustee

P.O. Box 1326

Brandon, MS 39043-1326

(601) 825-7663

## Fill in this information to identify your case:

Debtor 1	<b>Michael Cory Bailey</b>
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	<b>NORTHERN DISTRICT OF MISSISSIPPI</b>
Case number:	
(If known)	

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

**Chapter 13 Plan and Motions for Valuation and Lien Avoidance**

12/17

**Part 1: Notices**

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan****2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Debtor(s) will make payments to the trustee as follows:**

Debtor shall pay \$254.00 <sup>260.00</sup> ~~\$223.35~~ ☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**Compass Group**  
**400 North Ridge Rd. Ste 600**  
**Atlanta GA 30350-0000**

Debtor Michael Cory Bailey Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**2.3 Income tax returns/refunds.***Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

\_\_\_\_\_

**2.4 Additional payments.***Check one.*

- ☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims****3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).***Check all that apply.*

- ☒ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
 Insert additional claims as needed.

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- ☐ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
 The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Ally Financial, Inc	\$5,003.00	2018 Kia Optima 105832 miles	\$10,654.00	\$5,003.00	10.00%

*Insert additional claims as needed.*

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Debtor Michael Cory Bailey Case number \_\_\_\_\_

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

Check one.

☒ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

Check one.

☒ None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.**3.5 Surrender of collateral.**

Check one.

☒ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**☒ No look fee: 4,000.00Total attorney fee charged: \$4,000.00Attorney fee previously paid: \$0.00Attorney fee to be paid in plan per confirmation order: \$4,000.00☐ Hourly fee: \$\_\_\_\_. (Subject to approval of Fee Application.)**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Check one.

☒ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.**4.5 Domestic support obligations.**☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐

The sum of \$

☒100.00 % of the total amount of these claims, an estimated payment of \$ 20,070.00

Debtor Michael Cory Bailey Case number \_\_\_\_\_☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00.  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

- ☐ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.  
☒ The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows:

Name of Creditor	Basis for separate classification and treatment	Approximate amount owed	Proposed treatment
Navient	Student Loan	\$19,90.00	Debtor to pay direct pursuant to contract in place with student loan provider.

Insert additional claims as needed.

**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

- ☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.****Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**

- ☒ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Part 9: Signatures:****9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Michael Cory Bailey  
Michael Cory Bailey  
 Signature of Debtor 1

X \_\_\_\_\_  
 Signature of Debtor 2

Executed on March 27, 2025

Executed on \_\_\_\_\_

1112 6th St N  
 Address  
Columbus MS 39701-0000  
 City, State, and Zip Code

\_\_\_\_\_  
 Address  
 \_\_\_\_\_  
 City, State, and Zip Code

Telephone Number \_\_\_\_\_

Telephone Number \_\_\_\_\_

X /s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. 103469  
 Signature of Attorney for Debtor(s)

Date March 27, 2025

Debtor Michael Cory Bailey Case number \_\_\_\_\_

P.O. Box 13767  
Jackson, MS 39236

Address, City, State, and Zip Code  
601-500-5533

Telephone Number  
trollins@therollinsfirm.com

Email Address

103469 MS

MS Bar Number

In re:  
Michael Cory Bailey  
Debtor

Case No. 25-10991-SDM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0537-1  
Date Rcvd: May 16, 2025

User: autodocke  
Form ID: pdf0004

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Michael Cory Bailey, 1112 6th St N, Columbus, MS 39701-3412
4533444	+ Sandra Minley, 1819 Pioneer Road, Dyersburg, TN 38024-2103

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4533436	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 17 2025 00:51:21	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
4533437	+ Email/Text: ally@ebn.phinsolutions.com	May 16 2025 23:58:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
4533438	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2025 00:11:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4533439	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2025 00:36:40	Citibank, Po Box 790040, St Louis, MO 63179-0040
4533440	+ Email/PDF: creditonebknofications@resurgent.com	May 17 2025 00:10:06	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
4533441	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 16 2025 23:59:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
4544115	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 16 2025 23:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
4533442	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2025 00:10:08	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
4533443	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 17 2025 00:36:36	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
4533446	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2025 01:10:16	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
4533445	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2025 00:37:57	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

District/off: 0537-1

User: autodocke

Page 2 of 2

Date Rcvd: May 16, 2025

Form ID: pdf0004

Total Noticed: 13

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:**

Name	Email Address
Thomas C. Rollins, Jr.	on behalf of Debtor Michael Cory Bailey trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubilee bk.net;trollins.therollinsfirm.com@recap.email
Todd S. Johns	vardaman13ecf@gmail.com twardaman13@ecf.epiqsystems.com;trusteeMSNBTv@ecf.epiqsystems.com
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 3